

EXHIBIT 4

EXHIBIT G



**THE ST. PAUL TRAVELERS
TRUSTEED EMPLOYEE BENEFIT PLAN**

(As Restated Effective December 31, 2004)

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APPENDIX A

COMPONENT BENEFIT PROGRAMS

Participants will be eligible for the benefits provided under the following Component Benefit Programs to the extent each Component Benefit Program is applicable by its terms to the particular Participant:

Component Benefit Program	Policy/Document*
Medical Plan Consisting of: BCBS Plan UHC Choice Plus Plan High Deductible Plan Out-of-Area Plan Medicare Supplement Plan (applicable to eligible USF&G retirees) Comprehensive Plan – Medicare Eligible Medical Plan 200 Medical Plan 400	Summary Plan Descriptions issued by both Blue Cross Blue Shield and the Company Summary Plan Description issued by both UHC and the Company Summary Plan Description issued by both UHC and the Company Summary Plan Description issued by both UHC and the Company Summary Plan Description Summary Plan Description issued by UHC Summary Plan Description issued by UHC Summary Plan Description issued by UHC
Group Dental Care Plan Consisting of: Traditional Dental Plan Dental HMOs	Summary Plan Description Aetna Policy No. GP-701420-MN, Aetna Summary of Coverage, Aetna Certificate of Coverage, Summary Plan Description Cigna Policy No. 3196400, Summary Plan Description
Life Insurance Plan Consisting of: Basic Life Plan Optional Life Plan Basic and Optional AD&D Plans Dependent Life Plan	MetLife Policy No. 116140-1-G, MetLife Certificate, Summary Plan Description MetLife Policy No. 116140-1-G, MetLife Certificate, Summary Plan Description MetLife Policy No. 116140-1-G, MetLife Certificate, Summary Plan Description MetLife Policy No. 116140-1-G, MetLife Certificate, Summary Plan Description
Long-Term Disability Plan Applicable to eligible USF&G employees who were disabled under the terms of the coverage on December 31, 1998	Summary Plan Description

*Note: The Policy/Document listed is current as of January 1, 2005, but will include any documents which supersede or supplement the applicable Component Benefit Program